

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 00302-0004	<b>FOR FURTHER ACTION</b>		See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)
International application No. PCT/CA00/00772	International filing date (day/month/year) 30/06/2000	Priority date (day/month/year) 30/06/1999	
International Patent Classification (IPC) or national classification and IPC G07F7/10			
Applicant MCNAUGHTON, Alan, G. et al.			

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 4 sheets, including this cover sheet.

This report is also accompanied by ANNEXES, i.e. sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of 15 sheets.

3. This report contains indications relating to the following items:

- I  Basis of the report
- II  Priority
- III  Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- IV  Lack of unity of invention
- V  Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI  Certain documents cited
- VII  Certain defects in the international application
- VIII  Certain observations on the international application

Date of submission of the demand 26/01/2001	Date of completion of this report 24.08.2001
Name and mailing address of the international preliminary examining authority: European Patent Office D-80298 Munich Tel. +49 89 2399 - 0 Tx: 523656 epmu d Fax: +49 89 2399 - 4465	Authorized officer Rahner, H-G Telephone No. +49 89 2399 2773



# INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No. PCT/CA00/00772

## I. Basis of the report

1. With regard to the **elements** of the international application (*Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17):*  
**Description, pages:**

1-56 as originally filed

### Claims, No.:

1-102 as received on 09/08/2001 with letter of 09/08/2001

### Drawings, sheets:

1/7-7/7 as originally filed

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language: , which is:

- the language of a translation furnished for the purposes of the international search (under Rule 23.1(b)).
- the language of publication of the international application (under Rule 48.3(b)).
- the language of a translation furnished for the purposes of international preliminary examination (under Rule 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- contained in the international application in written form.
- filed together with the international application in computer readable form.
- furnished subsequently to this Authority in written form.
- furnished subsequently to this Authority in computer readable form.
- The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. The amendments have resulted in the cancellation of:

- the description, pages:
- the claims, Nos.:

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the drawings,      sheets:

5.  This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed (Rule 70.2(c));  
*(Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.)*

6. Additional observations, if necessary:

### **III. Non-establishment of opinion with regard to novelty, inventive step and industrial applicability**

1. The questions whether the claimed invention appears to be novel, to involve an inventive step (to be non-obvious), or to be industrially applicable have not been examined in respect of:

the entire international application.

claims Nos. 1-102.

because:

the said international application, or the said claims Nos. relate to the following subject matter which does not require an international preliminary examination (*specify*):

the description, claims or drawings (*indicate particular elements below*) or said claims Nos. are so unclear that no meaningful opinion could be formed (*specify*):

the claims, or said claims Nos. are so inadequately supported by the description that no meaningful opinion could be formed.

no international search report has been established for the said claims Nos. 1-102.

2. A meaningful international preliminary examination cannot be carried out due to the failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions:

the written form has not been furnished or does not comply with the standard.

the computer readable form has not been furnished or does not comply with the standard.

**INTERNATIONAL PRELIMINARY  
EXAMINATION REPORT - SEPARATE SHEET**

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International application No. PCT/CA00/00772

**Re Item I**

**Basis of the report**

- 1). The present report is based on amended claims 1 to 102 filed with the letter of 09.08.2001 in replacement of claims 1 to 230 as originally filed.

According to the applicant's submission new claims 1 to 52 are meant to replace old claims 1 to 67. New claims 53 to 95 and 99 to 102 are meant to replace old claims 68 to 131 and 208 to 227. New claims 96 to 98 are meant to replace old claims 132 to 207, and old claims 228 to 230 are cancelled without prejudice.

**Re Item III**

**Non-establishment of opinion with regard to novelty, inventive step and industrial applicability**

- 2). Present claims 1-102, after amendments by addition, replacement and/or deletion, relate to subject-matter in respect of which no International Search Report has been established and have therefore not been the subject-matter of International Preliminary Examination (Rule 70.2(d)(PCT)).

As stated in the International Search Report a meaningful search of the whole of the scope of the claims has proved impossible and, instead, a partial search has been carried out on the subject-matter of a "remote transaction system using ATM, PC or internet for homebanking, where a tailored user interface is provided for each financial institute". Document US-A-4 484 304 relates to such a concept and was therefore considered to read on originally filed claims 1,2,68,69,132,208.